## QUALIFYING EVENTS FOR CHANGES TO HEALTH, DENTAL INSURANCE COVERAGE or FSA (FLEXIBLE SPENDING ACCOUNT)

## FAILURE TO PROVIDE REQUIRED DOCUMENTS WITHIN ALLOWED TIMEFRAME WILL RESULT IN LOSS OF COVERAGE

NOTIFICATION	ALLOWED CHANGES	REQUIRED DOCUMENTATION
YOU MUST notify the City within 60 days if	<b>YOU</b> may/must make the following changes:	<b>YOU</b> must provide the following
your family status changes due to one of the		documentation within <u>60 days</u> for changes to
following reasons:		take effect
Marriage	Add Spouse	State of District Court-Certified Marriage
	Add Stepchildren	License
		State-issued birth certificate with spouse's name
Divorce	Remove spouse (Required)	Court-ordered Divorce Decree – FINAL
	Remove stepchildren (Required)	
Separation	Remove spouse	Legal separation agreement – Court
	Remove stepchildren	document
Annulment	Same as divorce	Legal annulment – Court document
Birth	Add baby to existing family coverage	State-issued birth certificate
	Change from single to family coverage	
	Enroll in coverage for the first time	
	(employee and baby must enroll together)	
Adoption/Placement for adoption	Same as birth	State-issued birth certificate or adoption
		agreement
Court-ordered coverage	Add dependent children	Court document that has been filed
Guardianship	Same as birth	Court documents
Legal Custody	Same as birth	Court documents
Dependent reaching plan age limit	Delete dependent	
Health & Dental		
Marriage of dependent	Remove dependent (optional)	
Common-law marriage	Add spouse	Properly filed Affidavit of Common Law
	Add stepchildren	Birth certificates for any stepchildren
Death	Remove the dependent	Death Certificate
Loss of Coverage	Add new coverage for employee and or	Proof of loss of coverage, including the
	dependents	effective date of the loss

Spouse gets a new job	Drop/enroll/add spouse & children	Same documentation of dependents
Spouse loses job	Enroll/add spouse & children	Same document of dependents, requires
		date of coverage loss
Return to work from unpaid leave (Military	Re-enroll within <u>30 days</u> of return	
Leave or FMLA)		
Job Status Affects Eligibility:		
Full-time to part-time	Coverage terminates/COBRA eligible	Same documentation of dependents as
Limited/part-time to fulltime	Enroll	above
Significant change in cost of coverage for	Drop/Enroll	Same documentation of dependents as
spouse or employee		above